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SANDY SPRING BANCORP INC Form 425 January 16, 2007

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

January 16, 2007

Date of Report (Date of earliest event reported)

CN BANCORP, INC.

(Exact name of Registrant as specified in its charter)

Maryland

(State or other jurisdiction of incorporation)

333-100460

(Commission File Number)

52-1954386

(IRS Employer Identification Number)

7401 Ritchie Highway, Glen Burnie, Maryland 21060

(Address of principal executive offices)

410.760.7000

(Registrant s telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- x Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 8.01 Other Events

On January 16, 2007, CN Bancorp issued the letter to stockholders attached as Exhibit 99.1 hereto.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

99.1 Letter to Stockholders from Jan W. Clark, Chairman, President and CEO of CN Bancorp, Inc. dated January 15, 2007

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CN BANCORP, INC.

By: /s/ Jan W. Clark

Name: Jan W. Clark

Title: President and Chief Executive Officer

Date: January 16, 2007

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